

# EXHIBIT “5”

**Cory Fleming**

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**From:** Cory Fleming  
**Sent:** Tuesday, January 15, 2019 2:00 PM  
**To:** Chad Westendorf  
**Subject:** RE: Satterfield  
**Attachments:** satterfield petition for approval wd settlement.pdf; signed disbursement sheet.pdf

Here it is.

Thank you,

Cory Fleming  
Moss, Kuhn & Fleming, PA  
PO Box 507  
Beaufort, SC 29901  
(843) 524-3373

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**From:** Chad Westendorf [mailto:cwestendorf@palmettostatebank.com]  
**Sent:** Monday, January 14, 2019 10:07 AM  
**To:** Cory Fleming  
**Subject:** Satterfield

Good Morning, Cory

Hope all is well.

Could you please send me a copy of the document that we signed with the judge the other day just want to keep a copy. I know you had to file it so whenever you get a chance.

Thanks and talk with you soon,

Chad

**Chad F. Westendorf**  
**Vice President**  
Palmetto State Bank  
601 First Street W.  
Hampton, SC 29924  
(803) 943-7695 Direct  
(803) 943-2671 Work



(803) 571-0742 Cell  
www.palmettostatebank.com  
NMLS ID #797051



**Palmetto**  
**STATE BANK**  
www.palmettostatebank.com  
*Neighbors helping neighbors since 1907*

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LAW OFFICES

MOSS, KUHN & FLEMING P.A.

JAMES H. MOSS  
H. FRED KUHN, JR.  
CORY H. FLEMING

1501 North Street P.O. Drawer 507~Beaufort, South Carolina 29901-0507  
TELEPHONE 843-524-3373  
FAX 843-524-1302

ALSO MEMBER OF GA BAR

March 14, 2019

Chad Westendorf  
**CONFIDENTIAL**  
c/o Palmetto State Bank  
P O Box 158  
Hampton, SC 29924

RE: *Chad Westendorf, as PR for the Estate of Gloria Satterfield v. Richard A. Murdaugh*  
2018CP2500505

Dear Chad:

Please be advised that mediation will occur in the above referenced matter on Friday, March 22, 2019 beginning at 10:00 a.m. at the Law Offices of Austen & Gowder located at 1629 Meeting Street, Suite A, Charleston, SC 29405. There is plenty of parking is located in the gravel lot right next to the building. I need you in attendance at this mediation.

With kindest regards, I am

Very truly yours,

MOSS, KUHN & FLEMING, P.A.

Cory H. Fleming

CHF/tk

**Chad Westendorf**

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**From:** Chad Westendorf  
**Sent:** Tuesday, March 19, 2019 11:45 AM  
**To:** Cory Fleming  
**Subject:** Mediation

Cory

We have six of our staff out Friday and no lenders but me in the bank things don't look good on my end. I will give you a call shortly.

By chance could we do it Saturday Morning?

Chad Westendorf

**Chad F. Westendorf**  
**Vice President**  
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**Palmetto**  
**STATE BANK**  
[www.palmettostatebank.com](http://www.palmettostatebank.com)

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**Chad Westendorf**

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**From:** Chad Westendorf  
**Sent:** Thursday, March 21, 2019 9:30 AM  
**To:** Cory Fleming  
**Subject:** RE: MEDIATION

Best # 803-571-0742 or # 803-943-7695

Chad

**Chad F. Westendorf**  
**Vice President**  
Palmetto State Bank  
601 First Street W.  
Hampton, SC 29924  
(803) 943-7695 Direct  
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**From:** Cory Fleming <cory@mossandkuhn.com>  
**Sent:** Thursday, March 21, 2019 9:20 AM  
**To:** Chad Westendorf <cwestendorf@palmettostatebank.com>  
**Subject:** Re: MEDIATION

I need you to be available by telephone starting at 9:45

What is the best number

Thank you.

Cory Fleming  
[Cory@mossandkuhn.com](mailto:Cory@mossandkuhn.com)  
(843)986-6379

Please excuse the auto correct  
Sent from my iPhone

On Mar 19, 2019, at 8:28 AM, Chad Westendorf <[cwestendorf@palmettostatebank.com](mailto:cwestendorf@palmettostatebank.com)> wrote:

Good Morning Cory,

Just received your letter about mediation and needed to talk with you this morning if you have a moment.

Please give me a call at 803-571-0742.

Thanks

Chad

**Chad F. Westendorf**  
**Vice President**  
Palmetto State Bank  
601 First Street W.  
Hampton, SC 29924  
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<image001.png>

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**Chad Westendorf**

---

**From:** Chad Westendorf  
**Sent:** Thursday, April 25, 2019 8:36 AM  
**To:** Cory Fleming  
**Subject:** RE: Settlement

Yes, Sir. But I will be out tomorrow.

Chad

**Chad F. Westendorf**  
**Vice President**  
Palmetto State Bank  
601 First Street W.  
Hampton, SC 29924  
(803) 943-7695 Direct  
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**From:** Cory Fleming <cory@mossandkuhn.com>  
**Sent:** Thursday, April 25, 2019 8:02 AM  
**To:** Chad Westendorf <cwestendorf@palmettostatebank.com>  
**Cc:** Tanya King <tanya@mossandkuhn.com>  
**Subject:** Settlement



Chad,

Will you be in the office today. I need to send my investigator to get the check endorsed.

Thank you,

Cory Fleming  
Moss, Kuhn & Fleming, PA  
PO Box 507  
Beaufort, SC 29901  
(843) 524-3373

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**Chad Westendorf**

---

**From:** Chad Westendorf  
**Sent:** Wednesday, September 15, 2021 2:19 PM  
**To:** Cory Fleming  
**Subject:** RE: Documents

Thank you.

**Chad F. Westendorf**  
**Vice President**  
Palmetto State Bank  
601 First Street W.  
Hampton, SC 29924  
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**From:** Cory Fleming <Cory@mossandkuhn.com>  
**Sent:** Wednesday, September 15, 2021 1:19 PM  
**To:** Chad Westendorf <cwestendorf@palmettostate.bank>  
**Subject:** Documents

Chad,

My paralegal is gathering the documents you requested and will send them to you as soon as possible.

LAW OFFICES

**MOSS, KUHN & FLEMING P.A.**

JAMES H. MOSS  
H. FRED KUHN, JR.  
CORY H. FLEMING\*

1501 North Street P.O. Drawer 507~Beaufort, South Carolina 29901-0507  
TELEPHONE 843-524-3373  
FAX 843-524-1302

\*ALSO MEMBER OF GA BAR

September 17, 2021

Chad Westendorf  
**CONFIDENTIAL**  
c/o Palmetto State Bank  
P O Box 158  
Hampton, SC 29924

Dear Chad:

Enclosed please find the documents you requested.

With kindest regards, I am,

Very truly yours,

MOSS, KUHN & FLEMING, P.A.



Cory H. Fleming

STATE OF SOUTH CAROLINA

)

) COURT OF COMMON PLEAS

COUNTY OF HAMPTON

)

In RE: Gloria Satterfield

)

) Docket Number:

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**ORDER APPROVING SETTLEMENT**

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**THIS MATTER** comes before the Court on the verified Petition of Chad Westendorf, as Personal Representative of the Estate of Gloria Satterfield. It appears that on or about February 2, 2018, Gloria Satterfield received injuries after falling down the front stairs of a Colleton County, South Carolina residence owned by Richard Alexander Murdaugh and Margaret Murdaugh. Decedent Gloria Satterfield subsequently died.

The Petitioner asserts to have a cause of action under the survival statute, §15-5-90, Code of Laws of South Carolina, 1976, as amended, and a cause of action for wrongful death under § 15-51-10, Code of Laws of South Carolina, 1976, as amended.

Certain Underwriters at Lloyd's, London ("Brit Syndicates Ltd") provided a homeowners liability policy to Richard Alexander Murdaugh, pursuant to policy number BB303210L-5261.

Nautilus Insurance Company provided a personal umbrella liability policy to Richard Alexander Murdaugh, pursuant to policy number PU386804.



It is denied by the parties to be released that the injuries and subsequent death suffered by the Decedent were the result of any negligence or recklessness of any released party.

In spite of this denial, nevertheless, and in the interest of compromise, Brit Syndicates Ltd. and Nautilus Insurance Company have offered to pay the total sum of **FOUR MILLION THREE HUNDRED FIVE THOUSAND AND NO/100 (\$4,305,000.00) DOLLARS** to the Petitioner for the benefit of the Estate of Gloria Satterfield, and the statutory beneficiaries of the Decedent in exchange for a full and final Release for the liability coverage with regard to any and all claims arising out of the wrongful death and/or survivorship of the Decedent or otherwise, which might be asserted by the Personal Representative on behalf of the Estate of Gloria Satterfield or on behalf of the statutory beneficiaries of the Decedent against Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; and Cramer, Johnson, Wiggins & Associates, Inc.; their agents, servants, employees, successors, heirs, executors, administrators and assigns, because of the injury to and subsequent death of Gloria Satterfield.

The net proceeds to the Petitioner are to be allocated as \$4,255,000.00 to the wrongful death claim and \$50,000.00 to the survival action claim.

The Petitioner, Chad Westendorf, as Personal Representative of the Estate of Gloria Satterfield, is represented by Attorney Cory H. Fleming of Moss, Kuhn & Fleming, P.A. of Beaufort, South Carolina.

The statutory beneficiaries of the Decedent are Michael Anthony Satterfield and Brian Harriott.



The Petitioner, Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, has incurred bills, costs and expenses for and on behalf of the Decedent and the Estate, including attorney's fees and costs as denoted in the Disbursement Statement provided by Counsel for the Estate, which is attached hereto and made a part hereof as Exhibit A. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, agrees that these bills, costs and expenses shall be negotiated and resolved from the proceeds of this settlement. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, stated that the Estate of Gloria Satterfield shall be responsible for paying negotiating and resolving any and all additional outstanding bills of medical providers, funeral expenses or other providers, or government agencies, on behalf of the Decedent and/or the Estate of Gloria Satterfield. The Petitioner, Chad Westendorf, further agrees that the Estate will be solely responsible for negotiating and resolving any and all medical, funeral or other liens held by any and all third-party medical or other providers, should they exist, and that these outstanding bills and liens will be satisfied out of the proceeds of this settlement, and that neither Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; Cramer, Johnson, Wiggins & Associates, Inc.; nor their agents, servants, employees, successors, heirs, executors, administrators, or assigns will be responsible for any of these bills, expenses or liens.

The Petitioner, Chad Westendorf, stated that he has carefully considered the facts and circumstances herein. The Petitioner, Chad Westendorf, stated that he is aware of the uncertainties of litigation and believes that the offers, under the circumstances, are fair and

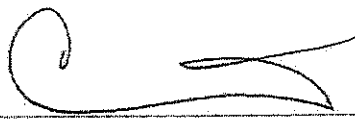


equitable and should be accepted without the additional delay and expense of further litigation.

Upon full consideration of this matter, it appears to the Court that the settlement proposals outlined hereinabove and in the Petition are fair and just and in the best interest of the parties. Accordingly, it is:

**ORDERED, ADJUDGED AND DECREED** that the settlement proposals set forth hereinabove and in the Petitioner's Petition are approved, and that upon payment of the amount set forth therein, the Petitioner, Chad Westendorf, as Personal Representative of the Estate of Gloria Satterfield, is hereby authorized and directed to execute such documents as will effect a full and final Release in favor of Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; and Cramer, Johnson, Wiggins & Associates, Inc.; their agents, servants, employees, successors, heirs, executors, administrators and assigns, from any and all claims or actions whatsoever arising out of the injury to and subsequent death of Gloria Satterfield

AND IT IS SO ORDERED, this the 13 day of May, 2019, in  
Hampton, South Carolina.

  
\_\_\_\_\_  
Presiding Judge



STATE OF SOUTH CAROLINA            )  
   )  
 COUNTY OF HAMPTON                 )                 R E L E A S E

WHEREAS, **GLORIA SATTERFIELD** received injuries on or about February 2, 2018, after falling down the front stairs of a Colleton County, South Carolina residence owned by Richard Alexander Murdaugh and Margaret Murdaugh;

WHEREAS, Gloria Satterfield sustained injuries in her fall and subsequently died. The Estate of Gloria Satterfield made a claim for her wrongful death against Richard Alexander Murdaugh; and

WHEREAS, Chad Westendorf was duly appointed Personal Representative of the Estate of Gloria Satterfield in the Probate Court for Hampton County; and

WHEREAS, Chad Westendorf has obtained approval of the Court for Hampton County to execute this instrument on behalf of the Estate of Gloria Satterfield and on behalf of Decedent's statutory beneficiaries; and

WHEREAS, Certain Underwriters at Lloyd's, London ("Brit Syndicates Ltd") issued to Richard Alexander Murdaugh a homeowners liability policy, policy number BB303210L-5261, effective January 6, 2018 to January 6, 2019; and

WHEREAS, Nautilus Insurance Company issued to Richard Alexander Murdaugh a personal umbrella liability policy, policy number PU386804, effective January 6, 2018 to January 6, 2019; and

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that I, the undersigned, Chad Westendorf, as Personal Representative of the Estate of Gloria Satterfield and Gloria Satterfield's statutory beneficiaries, Michael Anthony Satterfield and Brian Harriott, for and in consideration of the sum of Four Million Three Hundred Five Thousand and 00/100



STATE OF SOUTH CAROLINA  
COUNTY OF HAMPTON

)  
) COURT OF COMMON PLEAS  
)

**In RE: Gloria Satterfield**

) Docket Number:  
)  
)  
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**PETITION FOR APPROVAL  
OF SETTLEMENT**

The Petitioner would submit the following:

1. Chad Westendorf is the Personal Representative of the Estate of Gloria Satterfield, having been so appointed by the Probate Court for Hampton County, South Carolina, on December 29, 2018.
2. All persons required to be notified of these proceedings have been notified.
3. On or about February 2, 2018, Gloria Satterfield received injuries after falling down the front stairs of a Colleton County, South Carolina residence owned by Richard Alexander Murdaugh and Margaret Murdaugh. Decedent Gloria Satterfield subsequently died.
4. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, has a cause of action under the survival statute, §15-5-90, of the Code of Laws of South Carolina, 1976, as amended, and a cause of action for wrongful death under §15-51-10, Code of Laws of South Carolina, 1976, as amended.

5. Certain Underwriters at Lloyd's, London ("Brit Syndicates Ltd") provided a homeowners liability policy to Richard Alexander Murdaugh, pursuant to policy number BB303210L-5261.

6. Nautilus Insurance Company provided a personal umbrella liability policy to Richard Alexander Murdaugh, pursuant to policy number PU386804.

7. Brit Syndicates Ltd. and Nautilus Insurance Company have offered to pay the total sum of **FOUR MILLION THREE HUNDRED FIVE THOUSAND AND NO/100 (\$4,305,000.00) DOLLARS** to the Petitioner for the benefit of the Estate of Gloria Satterfield, and the statutory beneficiaries of the Decedent in exchange for a full and final Release for the liability coverage with regard to any and all claims arising out of the wrongful death and/or survivorship of the Decedent or otherwise, which might be asserted by the Personal Representative on behalf of the Estate of Gloria Satterfield or on behalf of the statutory beneficiaries of the Decedent against Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; and Cramer, Johnson, Wiggins & Associates, Inc.; their agents, servants, employees, successors, heirs, executors, administrators and assigns, because of the injury to and subsequent death of Gloria Satterfield.

8. The net proceeds to the Petitioner are to be allocated \$4,255,000.00 to the wrongful death claim and \$50,000.00 to the survival action claim.

9. Chad Westendorf, as Personal Representative of the Estate of Gloria Satterfield, is represented by Attorney Cory H. Fleming of Moss, Kuhn & Fleming, P.A. of Beaufort, South Carolina.

10. The statutory beneficiaries of the Decedent are Michael Anthony Satterfield and Brian Harriott.

11. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, has incurred bills, costs and expenses for and on behalf of the Decedent and the Estate, including attorney's fees and costs as denoted in the Disbursement Statement provided by Counsel for the Estate, which is attached hereto and made a part hereof as Exhibit A. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, agrees that these bills, costs and expenses shall be paid from the proceeds of this settlement.


12. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, agrees that the Estate of Gloria Satterfield shall be responsible for paying any and all additional outstanding bills of medical providers, funeral expenses or other providers on behalf of the Decedent and/or the Estate of Gloria Satterfield. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, further agrees that the Estate will be solely responsible for satisfying any and all medical, funeral or other liens held by any and all third-party medical or other providers, should they exist, and that these outstanding bills and liens will be satisfied out of the proceeds of this settlement, and that neither Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; Cramer, Johnson, Wiggins & Associates, Inc.; nor their agents, servants, employees, successors, heirs, executors, administrators, or assigns will be responsible for these bills, expenses or liens.

13. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, has carefully considered the facts and circumstances herein. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, is aware of the uncertainties of litigation and believes that the offers, under the circumstances, are fair and equitable and should be accepted without the additional delay and expense of further litigation. Therefore, your Petitioner prays that this Court approve said offers and empower Chad Westendorf as Personal Representative of the Estate of Gloria Satterfield and on behalf of the statutory beneficiaries, to execute such documents as may be necessary to effect a full and final Release in favor of Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; and Cramer, Johnson, Wiggins & Associates, Inc.; their agents, servants, employees, successors, heirs, executors, administrators and assigns, from any and all claims, past, present, or future, arising out of or in any way connected with the above-described accident and the injuries to and subsequent death of Gloria Satterfield.

14. Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, understands that, if the proposed settlement is approved, he and the statutory beneficiaries would be forever barred from bringing an action against, or executing any judgment against Richard Alexander Murdaugh; Margaret Murdaugh; Nautilus Insurance Company; Murphy & Grantland, P.A.; Brit Syndicates Ltd.; and Cramer, Johnson, Wiggins & Associates, Inc.; their agents, servants, employees, successors, heirs, executors, administrators and assigns.

WHEREFORE, your Petitioner prays that this Court approve the settlement as hereinabove set forth and authorize Chad Westendorf, as the Personal Representative of the Estate of Gloria Satterfield, to execute any and all instruments to effect the full and final Release in favor of the persons/entities hereinabove named.

This the 13<sup>th</sup> day of May, 2019, in Hampton, South Carolina.

  
Chad Westendorf, as Personal Representative  
of the Estate of Gloria Satterfield and  
representative of Michael Anthony Satterfield and  
Brian Harriott


LAW OFFICES  
**MOSS, KUHN & FLEMING P.A.**

JAMES H. MOSS  
H. FRED KUHN, JR.  
CORY H. FLEMING\*

1501 North Street P.O. Drawer 507~Beaufort, South Carolina 29901-0507  
TELEPHONE 843-524-3373  
FAX 843-524-1302

\*ALSO MEMBER OF GA BAR

September 17, 2021

Via email only

Chad Westendorf

**CONFIDENTIAL**

c/o Palmetto State Bank

P O Box 158

Hampton, SC 29924

Dear Chad:

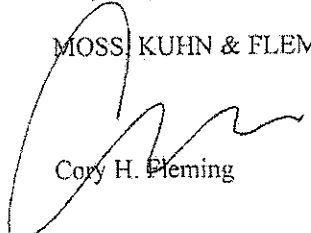
It was good talk to you on Wednesday although under unfortunate circumstances. As I told you, just recently I was informed by Lee Cope that their law firm had uncovered evidence that Alex Murdaugh appeared to have been stealing money from various sources for at least several years. With that information, I began to research the Estate of Gloria Satterfield case. It appears that Alex Murdaugh illegally endorsed the settlement checks intended to go to Forge Consulting, LLC and stole the money. I indicated to you that the discovery of this information has created a conflict in which I am required to withdraw as counsel for the Estate and that you should contact a lawyer concerning what your duties and responsibilities are going forward. It is unfortunate that I am unable to give you any advice based on this conflict of interest. You did ask for additional copies of the settlement documents and we are sending them under separate cover.

Unfortunately, just to be clear, our attorney client relationship is ended as a result of this conflict. However, I want to help in any way possible. I am happy to talk to your new attorney and provide whatever information they may need at their convenience.

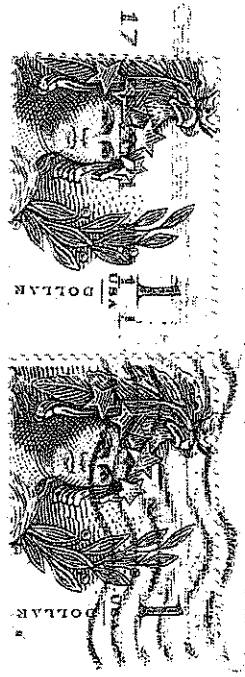
With kindest regards, I am,

Very truly yours,

MOSS, KUHN & FLEMING, P.A.



Cory H. Fleming



**MOSS, KUHNS & FLEMING, P.A.**

ATTORNEYS AT LAW  
1501 North Street  
P.O. Drawer 507  
Beaufort, SC 29901-0507  
(843) 524-3373

To:

Chad Westendorf  
**CONFIDENTIAL**  
c/o Palmetto State Bank  
P O Box 158  
Hampton, SC 29924

29924-015858

